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PATENT
Customer No. 22,852
Attorney Docket No. 05793-3015

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Peter A. SCHNALL

Application No.: 09/783,980

Filed: February 16, 2001

For: METHOD AND APPARATUS FOR
MONITORING GUARANTEED
LOANS AND NOTIFYING
GUARANTORS

Group Art Unit: 2161

Examiner: NOT YET ASSIGNED

Commissioner for Patents and Trademarks
Washington, DC 20231

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Sir:

SUPPLEMENTARY INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R.
§ 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO-1449. To the undersigned's knowledge this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and indicate they were considered by making appropriate notations on the attached form.

In lieu of a concise statement of relevance of the non-English language document, Applicant submits an "International Search Report" issued by the USPTO

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International Searching Authority in a corresponding application citing that document and setting forth the relevance thereof.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

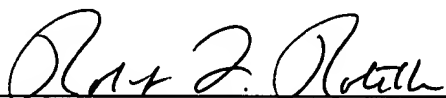
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: May 5, 2003

By: 
Robert F. Rotella
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OMB No. 0651-0011

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3015	Appln. No.	09/783,980
Applicant	Peter A. Schnall		
Filing Date	February 16, 2001	Group:	2161

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	US 2001/0037274 A1	11/1/01	Monticciolo			
	US 2002/0019793 A1	2/14/02	Frattalone			
	US 2002/0103667 A1	8/1/02	Jannah et al.			
	US 2002/0103750 A1	8/1/02	Herzfeld			

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FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No
JP 2002041780	2/8/02	Japan			Abstract

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)
